

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Dmitry Kipervas  
Debtor

Case No. 14-19653-elf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
Form ID: 138NEW

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Total Noticed: 58

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db +Dmitry Kipervas, 2760 Sunflower Way, Huntingdon Valley, PA 19006-5444  
cr +American Credit Acceptance, c/o Morton & Craig LLC, 110 Marter Avenue, Suite 301,  
Moorestown, NJ 08057-3124  
cr +BANK OF AMERICA, N.A., Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
Warrington, PA 18976-3403  
cr +BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO, Stern & Eisenberg, PC, 1581 Main Street,  
Suite 200, Warrington, PA 18976-3403  
cr Bank of America N.A., P.O. Box 10826, Greenville, SC 29603-0826  
cr Bank of America, N.A. c/o Shellpoint Mortgage Serv, P.O. Box 10826,  
Greenville, SC 29603-0826  
cr Bank of New York Mellon, c/o Shellpoint Mortgage Servicing, PO Box 10826,  
Greenville, SC 29603-0826  
cr +Estates of Huntingdon Valley, c/o Stefan Richter, Esquire, Clemons Richter & Reiss, P.C.,  
2003 South Easton Road, Suite 300, Doylestown, PA 18901-7100  
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department, PO BOX 630267,  
Irving, TX 75063)  
cr +Stonebridge Condominium Association, Stonebridge Condominium Association,  
c/o Glenn M. Ross, P.C., 566 S. Bethlehem Pike, Fort Washington, PA 19034-2108  
cr +TD Bank, N.A., successor to Commerce Bank, N.A., 1900 Market Street,  
Phialdelphia, PA 19103-3527  
cr +U.S. Bank National Association, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170,  
Duluth, GA 30097-8461  
cr +Wilmington Savings Fund Society, FSB, et al., c/o Stern & Eisenberg, PC, 1581 Main Street,  
Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403  
cr +Wilmington Trust , National Association, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853  
13497624 Bank of America N.A., c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,  
P.O. BOX 24605, West Palm Beach, FL 33416-4605  
13664126 Bank of America, N.A., c/o Shellpoint Mortgage Servicing, PO Box 10826,  
Greenville, SC 29603-0826  
13442343 +Chase, P.O. Box 78420, Phoenix, AZ 85062-8420  
13442344 +Citizens Bank, P.O. Box 42008, Providence, RI 02940-2008  
13503278 +Deutsche Bank Nat'l Trust Co. Americas, Nationstar Mortgage, PO BOX 619096,  
Dallas, TX 75261-9096  
13475186 +Deutsche Bank Nat'l Trust Co., Nationstar Mort. LLC, PO Box 619096, Dallas, TX 75261-9096  
13503279 +Deutsche Bank Nat'l Trust Co. Americas, Nationstar Mortgage, PO BOX 619094,  
Dallas, TX 75261-9094  
13525917 +JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail code LA4,  
700 Kansas Lane, Monroe, LA 71203-4774  
13494496 +McCullough Eisenberg, LLC., 65 West Street Road, Suite A-204, Warminster, PA 18974-3229  
13442346 +Nationstar Mortgage, P.O. Box 60516, City Of Industry, CA 91716-0516  
14194804 +Ocwen Financial Corp., c/o Brian Seaman, Esq., Stradley Ronon Stevens & Young, LLP,  
2005 Market Street, 26th Floor, Philadelphia, PA 19103-7098  
14194734 +Ocwen Financial Corp., c/o David Fitzgibbon, Esq., Stradley Ronon Stevens & Young, LLP,  
2005 Market Street, 26th Floor, Philadelphia, PA 19103-7098  
14194805 +Ocwen Loan Servicing, LLC, c/o Brian Seaman, Esq., Stradley Ronon Stevens & Young, LLC,  
2005 Market Street, 26th Floor, Philadelphia, PA 19103-7098  
14194735 +Ocwen Loan Servicing, LLC, c/o David Fitzgibbon, Esq., Stradley Ronon Stevens & Young, LLP,  
2005 Market Street, 26th Floor, Philadelphia, PA 19103-7098  
13487677 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, SUITE #310, MOORPARK, CA 93021-2602  
13439183 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
13442347 +Peco Energy, P.O. Box 9037, Addison, TX 75001-9037  
13449938 +PennyMac Loan Services, LLC, C/O Aldridge Connors, LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
13442350 +Reading Area Water Authority, Arcadia Recovery Bureau, LLC, P.O. Box 70256,  
Philadelphia, PA 19176-0256  
13442348 +Reading Area Water Authority, Accounts Recovery Bureau, P.O. Box 6768,  
Reading, PA 19610-0768  
13442349 +Reading Area Water Authority, C/O Arcadia Recovery Bureau, LLC, P.O. Box 70256,  
Philadelphia, PA 19176-0256  
13465089 +Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284  
13609549 +Stonebridge Condominium Association, c/o Glenn M. Ross, P.C., 566 S. Bethlehem Pike,  
Fort Washington, PA 19034-2108  
13441501 +TD Bank, N.A. successor to Commerce Bank, N.A., 1900 Market Street,  
Philadelphia, PA 19103-3527  
14306110 U.S. BANK NATIONAL ASSOCIATION ET.AL., C/o Thomas Song, Esq.,  
Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400,  
One Penn National Plaza, Philadelphia, PA 19103  
14306422 +US Bank National Association, c/o Thomas Song, Esq., Phelan Hallinan Diamond & Jones, LLP,  
1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814  
13504997 +Wells Fargo Bank, N.A., MAC# T7416-023, 4101 Wiseman Boulevard,  
San Antonio, TX 78251-4200  
13442352 +Wells Fargo Home Mortgage, Po Box 105693, Atlanta, GA 30348-5693

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14233795 +Wilmington Savings Fund Society, FSB, c/o Christopher M McMonagle, Esq.,  
Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403  
13503276 +Wilmington Trust/Citibank, Nationstar Mortgage, PO BOX 619096, Dallas, TX 75261-9096  
13503277 +Wilmington Trust/Citibank, Nationstar Mortgage, PO BOX 619094, Dallas, TX 75261-9094

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: megan.harper@phila.gov Oct 19 2019 03:46:50 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 19 2019 03:46:27 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
cr E-mail/Text: megan.harper@phila.gov Oct 19 2019 03:46:51 City of Philadelphia,  
Law Revenue Department, c/o Pamela Elchert Thurmond, 1401 JFK Boulevard,  
5th Floor, Municipal Services Bldg, Philadelphia, PA 19102  
13462833 +E-mail/Text: bankruptcy@acacceptance.com Oct 19 2019 03:46:05 American Credit Acceptance,  
961 East Main St, Spartanburg SC 29302-2185  
13652298 E-mail/Text: megan.harper@phila.gov Oct 19 2019 03:46:51 City of Philadelphia,  
Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
Philadelphia, PA 19102-1595  
13528471 +E-mail/Text: megan.harper@phila.gov Oct 19 2019 03:46:51  
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING,  
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
13438648 +E-mail/Text: cio.bncmail@irs.gov Oct 19 2019 03:45:12 Department of Treasury,  
Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
13456782 +E-mail/Text: bncmail@w-legal.com Oct 19 2019 03:46:15 Deutsche Bank National Trust,  
C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
14055053 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Oct 19 2019 03:46:19 JEFFERSON CAPITAL SYSTEMS LLC,  
PO Box 7999, St Cloud MN 56302  
13442345 +E-mail/Text: Bankruptcies@nragroup.com Oct 19 2019 03:47:19 National Recovery Agency,  
P.O. Box 67015, Harrisburg, PA 17106-7015  
13465587 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2019 03:45:49  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13442351 E-mail/Text: bankruptcy@td.com Oct 19 2019 03:46:09 TD Bank, P.O. Box 5600,  
Lewiston, ME 04243  
13494391 +E-mail/Text: bncmail@w-legal.com Oct 19 2019 03:46:15 Wilmington Trust National Association,  
C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Deutsche Bank Trust Company Americas as  
cr Deutsche Bank Trust Company Americas as Trustee fo  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
cr\* Bank Of America N.A., c/o Shellpoint Mortgage Servicing, P.O. Box 10826,  
Greenville, SC 29603-0826  
cr\* Bank of America, N. A., c/o Shellpoint Mortgage Servicing, PO Box 10826,  
Greenville, SC 29603-0826  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO Box 7999,  
St Cloud, MN 56302-9617)  
cr\* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
13502071\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)  
TOTALS: 2, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

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Total Noticed: 58

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Defendant Ocwen Financial Corporation  
mcculloughheisenberg@gmail.com, cbmccullough64@gmail.com  
CAROL B. MCCULLOUGH on behalf of Defendant Ocwen Loan Servicing LLC  
mcculloughheisenberg@gmail.com, cbmccullough64@gmail.com  
CAROL B. MCCULLOUGH on behalf of Plaintiff Dmitry Kipervas mcculloughheisenberg@gmail.com,  
cbmccullough64@gmail.com  
CAROL B. MCCULLOUGH on behalf of Debtor Dmitry Kipervas mcculloughheisenberg@gmail.com,  
cbmccullough64@gmail.com  
CHRISTOPHER M. MCMONAGLE on behalf of Creditor Wilmington Savings Fund Society, FSB, et al.  
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com  
CHRISTOPHER M. MCMONAGLE on behalf of Creditor Bank of America N.A.  
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com  
DANIEL BRETT SULLIVAN on behalf of Creditor Nationstar Mortgage LLC BNCmail@w-legal.com,  
DanS@w-legal.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Bank of America, N.A. c/o Shellpoint Mortgage  
Servicing debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor BANK OF AMERICA, N.A.  
debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
DAVID FITZGIBBON on behalf of Defendant Ocwen Financial Corporation dfitzgibbon@stradley.com  
DAVID FITZGIBBON on behalf of Defendant Ocwen Loan Servicing LLC dfitzgibbon@stradley.com  
GLENN M. ROSS on behalf of Creditor Stonebridge Condominium Association  
glennrosspc@comcast.net  
JEREMY JOHN KOBESKI on behalf of Creditor Pennymac Holdings, LLC paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Pennymac Holdings, LLC paeb@fedphe.com  
JILL MANUEL-COUGHLIN on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com,  
chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com  
/mary.raynor-paul@pkallc.com/amanda.rauer@pkallc.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PENNYMAC HOLDINGS, LLC Et Al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES,  
LLC ITS SERVICING AGENT bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com  
KRISTEN D. LITTLE on behalf of Creditor Nationstar Mortgage LLC, et al pabk@logs.com  
LEEANE O. HUGGINS on behalf of Creditor JPMorgan Chase Bank, National Association et al.  
pabk@logs.com  
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC, et al pabk@logs.com  
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com  
LEROY W. ETHERIDGE, JR. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
MARIO J. HANYON on behalf of Creditor Pennymac Holdings, LLC paeb@fedphe.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
MICHELLE HOPE BADOLATO on behalf of Defendant Ocwen Financial Corporation  
mbadolato@stradley.com, bfecker@stradley.com  
MICHELLE HOPE BADOLATO on behalf of Defendant Ocwen Loan Servicing LLC mbadolato@stradley.com,  
bfecker@stradley.com  
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,  
karena.blaylock@phila.gov  
PHILLIP D. BERGER on behalf of Creditor TD Bank, N.A., successor to Commerce Bank, N.A.  
berger@bergerlawpc.com, kaufmann@bergerlawpc.com  
STEFAN RICHTER on behalf of Creditor Estates of Huntingdon Valley srichter@clemonslaw.com  
THOMAS I. PULEO on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES, LLC  
ITS SERVICING AGENT tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ET.AL.  
paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor American Credit Acceptance ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com/mortoncraigecf@gmail.com  
WILLIAM EDWARD MILLER on behalf of Creditor BANK OF AMERICA, N.A. wmiller@sterneisenberg.com,  
bkecf@sterneisenberg.com  
WILLIAM EDWARD MILLER on behalf of Creditor Bank of America, N. A. wmiller@sterneisenberg.com,  
bkecf@sterneisenberg.com  
WILLIAM EDWARD MILLER on behalf of Creditor PennyMac Loan Services, LLC  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com  
WILLIAM EDWARD MILLER on behalf of Creditor BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO  
BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 40

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Dmitry Kipervas  
Debtor(s)

Bankruptcy No: 14-19653-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 10/18/19